Affordable housing for low-income New Jersey residents is in short supply. And for those who are disabled, the supply is even shorter.

High housing costs in the Garden State, verified by the most recent U.S. Census figures which show New Jersey has the highest housing costs in the nation, intensify the problem.

To help overcome those barriers for state residents, officials designed the New Jersey Housing Resource Center to match an individual’s housing needs with available units. While other states have online housing clearinghouses to help residents find affordable housing, New Jersey expanded the concept to give low-income residents greater choices. The service also provides disabled residents as many as 21 disability related search criteria.

The program is a cooperative effort of the New Jersey Housing and Mortgage Finance Authority; the New Jersey Department of Human Services, Division of Disability Services; and the New Jersey Housing the Mortgage Finance Agency. In addition, those agencies reached out to United Way of New Jersey. Residents without computer access can use United Way’s information call center to access the Resource Center.

Because of expanded search capabilities on the Web site and the collaboration among agencies to get the project online in June 2005, the program was selected as one of eight national winners of 2006 CSG’s Innovations Awards.

“Finding affordable housing is tough,” said Susan Bass Levin, commissioner of the New Jersey Department of Community Affairs. “The Housing Resource Center makes it easier with the click of a button.”

The resource center depends on technology and interactive features to provide low-income and disabled residents the help they need.

But it’s customer service and creative ideas that make the program work.

Landlords and property owners list their available units for free. Then, consumers can search for all units in a chosen community and narrow choices down to categories such as “doorways that are 32 inches or wider” and have “kitchen counters with a minimum knee clearance of 27 inches.”

Homebuyers also have the option of refining searches with more than 90 criteria, including the Median Family Income calculator to help search for housing by income. Each unit is profiled on the Web site with a photo, map and accessibility.

“We update it every day,” said Levin. “It only works if it’s updated.”

In the first year of the program, potential homebuyers performed more than 2 million searches. Thirty-three percent of the 8,000 units advertised on the Web site featured at least one accessibility feature.

“I think it is important that having agencies on the same page is real and not a cliche,” said Levin. “It’s difficult enough to find affordable housing without government making it harder.”

A grant from the U.S. Department of Health and Human Services—the Real Choice Systems Change Grant—funded the program in its first year. This fiscal year, the program’s $227,000 annual budget is funded by contributions from the three cooperating agencies.

Levin said her department has had positive feedback from those looking for housing, property owners and public housing administrators.

“When a project like this works,” she said, “it makes you feel good about government.”

To learn more about the New Jersey Housing Resource Center, visit www.state.nj.us/dca/hmfa.

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Fast Facts

- 2 million searches performed in first year
- An average of 1,100 units available daily
- 8,000 units advertised on the Web site were rented
- 33 percent of listed units had at least one accessibility feature